

FIRST FINANCIAL SERVICE CORPORATION

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
		01/09/2009	3150997	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$1,007	\$859	-14.7%		
Loans	\$529	\$468	-11.6%		
Construction & development	\$43	\$37	-13.5%		
Closed-end 1-4 family residential	\$149	\$123	-17.6%		
Home equity	\$45	\$42	-6.2%		
Credit card	\$0	\$0	-9.1%		
Other consumer	\$7	\$6	-6.7%		
Commercial & Industrial	\$20	\$20	3.7%		
Commercial real estate	\$224	\$202	-10.0%		
Unused commitments	\$74	\$49	-33.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$271	\$152	-43.7%		
Asset-backed securities	\$5	\$34	571.8%		
Other securities	\$78	\$82	5.2%		
Cash & balances due	\$63	\$50	-19.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$25	\$4	-82.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$23	\$5	-78.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$939	\$800	-14.8%		
Deposits	\$923	\$784	-15.1%		
Total other borrowings	\$13	\$12	-1.7%		
FHLB advances	\$13	\$12	-1.7%		
Equity					
Equity capital at quarter end	\$68	\$58	-13.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	8.0%	--		
Tier 1 risk based capital ratio	10.9%	12.2%	--		
Total risk based capital ratio	12.2%	13.5%	--		
Return on equity ¹	-15.9%	5.2%	--		
Return on assets ¹	-1.1%	0.4%	--		
Net interest margin ¹	2.8%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	80.5%	55.0%	--		
Loss provision to net charge-offs (qtr)	70.7%	-198.5%	--		
Net charge-offs to average loans and leases ¹	2.5%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	7.0%	10.7%	0.1%	0.1%	--
Closed-end 1-4 family residential	2.1%	2.4%	0.2%	0.2%	--
Home equity	0.1%	0.3%	0.0%	0.0%	--
Credit card	1.9%	3.3%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.7%	0.0%	--
Commercial & Industrial	3.0%	2.1%	0.0%	0.1%	--
Commercial real estate	6.2%	4.8%	1.3%	0.3%	--
Total loans	4.1%	3.7%	0.7%	0.2%	--